



wherein Rf represents a perfluoroalkyl group, Rc represents an alkylene group, Z represents a group having an anionic group, a cationic group, a betaine-series group, or a nonionic polar group necessary for imparting a surface activity, n represents 1, and m represents an integer of 1, 2 or 3, and wherein the photothermographic material comprises a color toning agent, which is a combination of a phthalazine compound and a phthalic acid compound.